

IN THE SPECIFICATION:

Please amend the specification as follows:

At page 1, line 4, after "The present application is a", add /continuation of U.S.

Patent Application Serial No. 09/264,379, which is a divisional of U.S. Patent

Application Serial No. 08/946,508, now U.S. Patent No. 6,064,987, which is a--

IN THE CLAIMS:

Please cancel claims 1-68 without prejudice.

Please add the following new claims:

69. A method for providing installment plan options, comprising:
- generating a purchase price at a POS terminal;
 - generating a credit card number at the POS terminal;
 - transmitting the purchase price and the credit card number from the POS terminal to the central controller;
 - using the central controller to generate an installment plan for payment of the purchase price;
 - transmitting data concerning the installment plan from the central controller to the POS terminal;
 - generating at the POS terminal a selection signal to indicate whether the installment plan is accepted; and
 - transmitting the selection signal from the POS terminal to the central controller.
70. The method of claim 69, further comprising displaying a signal indicative of the installment plan at the POS terminal.
71. The method of claim 70, further comprising receiving input from a customer at the POS terminal to indicate selection of the installment plan.
72. The method of claim 69, further comprising:

2 authorizing use of the installment plan for a financial account indicated by the
3 credit card number, if the selection signal indicates acceptance of the installment plan.

1 73. The method of claim 69, wherein the step of using the central controller to
2 generate an installment plan includes generating a plurality of installment plans, and
3 the step of transmitting data concerning the installment plan includes transmitting data
4 concerning the plurality of installment plans from the central controller to the POS
5 terminal.

1 74. The method of claim 73 wherein the selection signal indicates acceptance of
2 one of the plurality of installment plans.

1 75. The method of claim 69, further comprising:
2 determining whether to allow installment payments on the purchase price;
3 and wherein the step of using the central controller to generate an installment
4 plan is performed only if installment payments on the purchase price are allowed.

1 76. The method of claim 75, wherein the determination of whether to allow
2 installment payments is based on the purchase price.

1 77. The method of claim 76, wherein the step of determining whether to allow
2 installment payments includes:

3 comparing the purchase price to a predetermined amount; and
4 allowing installment payments only if the purchase price exceeds the
5 predetermined amount.

1 78. The method of claim 75, wherein the determination of whether to allow
2 installment payments is based on whether an account indicated by the credit card
3 number is pre-approved for installment payments.

1 79. The method of claim 69, further comprising:

2 transmitting a merchant identifier from the POS terminal to the central
3 controller, the merchant identifier indicating a merchant; and
4 crediting the purchase price to the merchant.

1 80. A system for providing installment plan options, comprising:
2 a central controller; and
3 a POS terminal in data communication with the central controller;
4 the POS terminal being programmed to:
5 generate a purchase price and a credit card number; and
6 transmit the purchase price and the credit card number to the central
7 controller;
8 the central controller being programmed to:
9 generate an installment plan for payment of the purchase price; and
10 transmit data concerning the installment plan to the POS terminal;
11 the POS terminal being further programmed to:
12 generate a selection signal to indicate whether the installment plan is
13 accepted; and
14 transmit the selection signal to the central controller.

1 81. The system of claim 80, wherein the POS terminal displays a signal indicative
2 of the installment plan.

1 82. The system of claim 81, wherein the POS terminal receives input from a
2 customer to indicate selection of the installment plan.

1 83. The system of claim 80, wherein the central controller is programmed to
2 authorize use of the installment plan for a financial account indicated by the credit
3 card number, if the selection signal indicates acceptance of the installment plan.

1 84. The system of claim 80, wherein the central controller generates a plurality of
2 installment plans and transmits to the POS terminal data concerning the plurality of
3 installment plans.

1 85. The system of claim 84, wherein the selection signal indicates acceptance of
2 one of the plurality of installment plans.

1 86. The system of claim 85, wherein the central controller determines whether to
2 allow installment payments on the purchase price, and generates an installment plan
3 only if installment payments on the purchase price are allowed.

1 87. The system of claim 86, wherein the determination of whether to allow
2 installment payments is based on the purchase price.

1 88. The system of claim 87 wherein the determination of whether to allow
2 installment payments is made by comparing the purchase price to a predetermined
3 amount, and allowing installment payments only if the purchase price exceeds the
4 predetermined amount.

1 89. The system of claim 86, wherein the determination of whether to allow
2 installment payments is based on whether an account indicated by the credit card
3 number is pre-approved for installment payments.

1 90. The system of claim 80, wherein the POS terminal transmits to the central
2 controller a merchant identifier indicating a merchant, and the central controller credits
3 the purchase price to the merchant.